

In re:
Alex Diego Criollo
Lindsey Karen Criollo
Debtors

Case No. 24-15867-RB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Jan 13, 2025

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol **Definition**

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db	Alex Diego Criollo, 33147 Kennedy Ct, Temecula, CA 92592-3312
jdb	Lindsey Karen Criollo, 31586 Calle Canto, Temecula, CA 92592-4917

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Jan 14 2025 05:47:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jan 14 2025 05:47:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42160834	EDI: TSYS2	Jan 14 2025 05:47:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
42160835	EDI: CAPITALONE.COM	Jan 14 2025 05:47:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
42160836	EDI: CITICORP	Jan 14 2025 05:47:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
42160837	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 14 2025 02:27:00	Goldman Sachs / Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
42160838	EDI: LENDNGCLUB	Jan 14 2025 05:47:00	Lending Club Bank, 595 Market St Ste 200, San Francisco, CA 94105-2802
42160839	^ MEBN	Jan 14 2025 00:56:09	LoanDepot.com LLC, 6561 Irvine Center Dr, Irvine, CA 92618-2118
42160840	Email/Text: lossmitigation@missionfed.com	Jan 14 2025 02:28:00	Mission Federal Credit Union, 5785 Oberlin Dr Fl 3, San Diego, CA 92121-3749
42160841	Email/Text: bankruptcies@uplift.com	Jan 14 2025 02:26:00	Uplift / CB, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
intp		Courtesy NEF

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Alex Diego Criollo bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Benjamin Heston	on behalf of Joint Debtor Lindsey Karen Criollo bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Charles W Daff (TR)	charleswdaff@gmail.com c122@ecfbis.com
Shannon A Doyle	on behalf of Interested Party Courtesy NEF sdoyle@ghidottiberger.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Alex Diego Criollo</u>	Social Security number or ITIN	xxx-xx-6453
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lindsey Karen Criollo</u>	Social Security number or ITIN	xxx-xx-2966
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 6:24-bk-15867-RB			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alex Diego Criollo

Lindsey Karen Criollo

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 1/13/25

Debtor 2 Discharge Date: 1/13/25

Dated: 1/13/25

By the court: Magdalena Reyes Bordeaux
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.